

Fill in this information to identify the case:

Debtor Name H. A. Stewart Trucking LLC

United States Bankruptcy Court for the: Western District of Pennsylvania

Case number: 23-22125 JAD

☐ Check if this is an amended filing

Official Form 425C

Monthly Operating Report for Small Business Under Chapter 11

12/17

Month: October 2024

Date report filed: MM/DD/YYYY


Line of business: Trucking

NAISC code: _____

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party: Hussien Ali Stewart, Member

Original signature of responsible party



Printed name of responsible party

Hussien Ali Stewart

1. Questionnaire

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

If you answer **No** to any of the questions in lines 1-9, attach an explanation and label it **Exhibit A**.

- | | Yes | No | N/A |
|--|-------------------------------------|-------------------------------------|--------------------------|
| 1. Did the business operate during the entire reporting period? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Do you plan to continue to operate the business next month? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Have you paid all of your bills on time? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Did you pay your employees on time? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. Have you timely filed your tax returns and paid all of your taxes? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. Have you timely filed all other required government filings? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 9. Have you timely paid all of your insurance premiums? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

If you answer **Yes** to any of the questions in lines 10-18, attach an explanation and label it **Exhibit B**.

- | | | | |
|---|-------------------------------------|-------------------------------------|--------------------------|
| 10. Do you have any bank accounts open other than the DIP accounts? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 11. Have you sold any assets other than inventory? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 13. Did any insurance company cancel your policy? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 14. Did you have any unusual or significant unanticipated expenses? | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 15. Have you borrowed money from anyone or has anyone made any payments on your behalf? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 16. Has anyone made an investment in your business? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

Debtor Name H. A. Stewart Trucking LLC

Case number 23-22125 JAD

17. Have you paid any bills you owed before you filed bankruptcy?

☒ ☐ ☐

18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?

☒ ☐ ☐

2. Summary of Cash Activity for All Accounts

19. Total opening balance of all accounts

\$ 2,243.61

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

20. Total cash receipts

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.

\$ 60,086.82

21. Total cash disbursements

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

Report the total from *Exhibit D* here.

- \$ 50,803.60

22. Net cash flow

Subtract line 21 from line 20 and report the result here.

This amount may be different from what you may have calculated as *net profit*.

+ \$ 9,283.22

23. Cash on hand at the end of the month

Add line 22 + line 19. Report the result here.

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

= \$ 11,526.83

3. Unpaid Bills

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

24. Total payables

(*Exhibit E*)

\$ 0.00

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4. Money Owed to You

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. Total receivables \$ 0.00
(Exhibit F)

5. Employees

26. What was the number of employees when the case was filed? 2
27. What is the number of employees as of the date of this monthly report? 4

6. Professional Fees

28. How much have you paid this month in professional fees related to this bankruptcy case? \$ 0.00
29. How much have you paid in professional fees related to this bankruptcy case since the case was filed? \$ 0.00
30. How much have you paid this month in other professional fees? \$ 0.00
31. How much have you paid in total other professional fees since filing the case? \$ 0.00

7. Projections

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	Column A Projected	Column B Actual	Column C Difference
	Copy lines 35-37 from the previous month's report.	Copy lines 20-22 of this report.	Subtract Column B from Column A.
32. Cash receipts	\$ _____	\$ _____	= \$ _____
33. Cash disbursements	\$ _____	\$ _____	= \$ _____
34. Net cash flow	\$ _____	\$ _____	= \$ _____
35. Total projected cash receipts for the next month:			\$ _____
36. Total projected cash disbursements for the next month:			- \$ _____
37. Total projected net cash flow for the next month:			= \$ _____

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8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- ☒ 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- ☐ 39. Bank reconciliation reports for each account.
- ☒ 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- ☐ 41. Budget, projection, or forecast reports.
- ☐ 42. Project, job costing, or work-in-progress reports.

H.A. Stewart Trucking L
Profit and Loss by Mo
January - October, 2024

	Jan 2024	Feb 2024	Mar 2024	Apr 2024	May 2024
Income					
Sales	60,062.07	80,931.39	61,923.12	45,335.44	36,324.11
Total Income	\$ 60,062.07	\$ 80,931.39	\$ 61,923.12	\$ 45,335.44	\$ 36,324.11
Gross Profit	\$ 60,062.07	\$ 80,931.39	\$ 61,923.12	\$ 45,335.44	\$ 36,324.11
Expenses					
Accounting	470.40	1,095.40	895.40	95.40	195.40
Bank Charges & Fees	90.00	58.00	58.00	122.00	87.00
Commissions and Fees	2,139.43	2,427.94	1,857.71	1,360.08	1,089.72
Company Car Payment		1,500.00	2,500.00	2,000.00	1,000.00
Dues & subscriptions	161.88	159.75	164.01	161.88	1,322.68
Escrow account				0.00	
Fuel	14,605.81	15,285.97	20,430.44	9,926.81	6,394.11
IFTA Taxes	65.45			92.12	
Insurance	13,682.56	4,308.14	6,947.53	5,273.18	11,211.04
Insurance Escrow Greenleaf	250.00				
Interest Paid	59.59	58.77	721.48	711.49	55.78
Job Supplies	427.34	148.18			
Lawyer Steidl and Steinberg	1,000.00	2,000.00			
Medical Exam			148.50		100.00
Office Supplies & Software			105.99		37.09
Other Business Expenses					
Payroll Expenses	11,165.97	17,101.52	23,729.92	14,721.31	13,885.25
Payroll Expenses EIB	772.86	429.30	439.68	456.22	556.01
Payroll Expenses HRS + 401 K Ded	3,255.01	2,436.40	2,436.40	2,710.91	2,383.72
Payroll Taxes	3,439.74	2,719.65	4,052.25	4,013.52	1,955.48
Repairs & Maintenance	1,800.00	3,268.13	2,743.22	1,837.34	-3,899.84
Subcontractors	5,430.95	6,892.84	1,443.30		517.08
Tags	44.29				
Tolls and Parking		1,096.45			
tow		2,004.00	950.00		
Trailer Rental	2,980.00	4,600.00	3,240.00	2,020.00	2,000.00
Training	210.00	595.00			
Truck Parts		12.18			
Truck Wash					83.53
Utilities	413.90	133.69	133.69	1,076.43	463.33
Vehicle Leases					1,331.58
Total Expenses	\$ 62,465.18	\$ 68,331.31	\$ 72,997.52	\$ 46,578.69	\$ 40,768.96
Net Operating Income	-\$ 2,403.11	\$ 12,600.08	-\$ 11,074.40	-\$ 1,243.25	-\$ 4,444.85
Net Income	-\$ 2,403.11	\$ 12,600.08	-\$ 11,074.40	-\$ 1,243.25	-\$ 4,444.85

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1th

Jun 2024	Jul 2024	Aug 2024	Sep 2024	Oct 2024	Total
31,916.62	40,035.36	68,407.99	45,390.75	65,759.44	536,086.29
\$ 31,916.62	\$ 40,035.36	\$ 68,407.99	\$ 45,390.75	\$ 65,759.44	\$ 536,086.29
\$ 31,916.62	\$ 40,035.36	\$ 68,407.99	\$ 45,390.75	\$ 65,759.44	\$ 536,086.29
95.40	95.40	404.94		209.88	3,557.62
55.00	157.00	55.00	125.00	90.00	897.00
957.50	1,201.05	2,052.25	1,361.74	1,972.80	16,420.22
					7,000.00
2.13	2.13	493.88	2.13	2.13	2,472.60
					0.00
6,268.07	7,216.30	10,258.16	7,591.42	7,615.92	105,593.01
	111.41				268.98
-6,631.00		5,501.00	5,584.83	5,100.69	50,977.97
					250.00
700.45					2,307.56
					575.52
					3,000.00
				100.00	348.50
					143.08
				235.04	235.04
14,689.77	17,468.21	22,724.80	13,542.52	16,784.03	165,813.30
469.96	617.45	481.03	481.03	771.28	5,474.82
1,803.81	2,568.91	2,552.78	2,453.16	2,404.80	25,005.90
1,407.83	2,693.75	3,216.39	2,522.88	3,270.52	29,292.01
2,154.00					7,902.85
		1,531.91			15,816.08
					44.29
					1,096.45
					2,954.00
1,720.00	2,180.00	3,780.00	2,420.00	3,700.00	28,640.00
					805.00
					12.18
					83.53
463.33	465.73	474.96	191.29	773.89	4,590.24
2,766.22	9,130.21	11,920.60	10,391.01	13,445.24	48,984.86
\$ 26,922.47	\$ 43,907.55	\$ 65,447.70	\$ 46,667.01	\$ 56,476.22	\$ 530,562.61
\$ 4,994.15	-\$ 3,872.19	\$ 2,960.29	-\$ 1,276.26	\$ 9,283.22	\$ 5,523.68
\$ 4,994.15	-\$ 3,872.19	\$ 2,960.29	-\$ 1,276.26	\$ 9,283.22	\$ 5,523.68

ash Basis

H.A. Stewart Trucking LLC.
Balance Sheet
As of October 31, 2024

	<u>Total</u>
ASSETS	
Current Assets	
Bank Accounts	
Checking - 1st Commonwealth 6794	11,526.83
Citizens Bank (Business Checking)	0.00
insurance escrow	0.00
Loan to Shareholder	0.00
United Community	0.00
Total Bank Accounts	<u>\$ 11,526.83</u>
Other Current Assets	
Deposit on Purchase of Trailer	0.00
Deposit on Purchase of Vehicle	5,450.43
Payroll Advances to Employees	0.00
Uncategorized Asset	0.00
Total Other Current Assets	<u>\$ 5,450.43</u>
Total Current Assets	<u>\$ 16,977.26</u>
Fixed Assets	
Accumulated Depreciation	-216,981.33
Vehicles	459,998.70
Vehicles - approved by Court	270,249.43
Total Fixed Assets	<u>\$ 513,266.80</u>
TOTAL ASSETS	<u>\$ 530,244.06</u>
LIABILITIES AND EQUITY	
Liabilities	
Current Liabilities	
Credit Cards	
Capital One Credit Card	0.00
Citizens Business Credit Card	0.00
Citizens Credit Card 6898 - 3	8,593.77
Citizens Credit Card ending 9662	10,494.63
XXXX6049 - 2	5,162.25
Total Credit Cards	<u>\$ 24,250.65</u>
Total Current Liabilities	<u>\$ 24,250.65</u>
Long-Term Liabilities	
1st Commonwealth Bank Loan Monthly Pmt \$353.56	15,956.92
Channel Loan - Citizens Bank 2022	0.00
Channel Partners Citizens Bank Loan 2023	86,626.46
Highway Commercial Loan Monthly Pmt \$615.50	60,000.00
Loan From Shareholder	63,986.98
Mazo Capital Solutions	52,088.11
Navitas Loan Monthly Pmt \$1,436.16	137,138.74

Navitas Loan Monthly Pmt \$512.91		48,978.13
Navitas Loan # 2		44,603.76
Notes Payable - Alphonso Stewart		0.00
Notes Payable 1st Commonwealth		25,936.43
Notes Payable Navitas		0.00
Notes Payable North Mills		117,315.63
Notes Payable SBA		141,959.00
Quality Equipment Finance		108,408.24
Quickbooks Intuit Loan		42,502.04
Vehicle Loan		0.00
Vehicle Loan MHC		0.00
Total Long-Term Liabilities	\$	945,500.44
Total Liabilities	\$	969,751.09
Equity		
Opening Balance Equity		-69.41
Owner's Pay & Personal Expenses		21,900.00
Retained Earnings		-466,861.30
Net Income		5,523.68
Total Equity	-\$	439,507.03
TOTAL LIABILITIES AND EQUITY	\$	530,244.06



First Commonwealth Bank
PO Box 400
Indiana, PA 15701-0400
Address Service Requested

Page 1
Statement Date:
10/31/2024
234 Y XXXXXXXXXXXX6794
HAK5349

#BWNMCMC

00000196 MFCBI153861101240756 01 000000000
H A Stewart Trucking LLC
Debtor in Possession #23-22125
235 West Chestnut St APT811
Washington PA 15301

Customer Service Information

Personal Service: 1-800-711-BANK (2265)

Monday - Friday 7:00 a.m. - 7:00 p.m.

Saturday - Sunday 8:00 a.m. - 2:00 p.m.

Automated Service: 24 hours, 7 days

Main Office:

First Commonwealth, PO Box 400,
Indiana, PA 15701-0400

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www.fcbanking.com for Online
Banking and Bill Payment.

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Summary of Bank Accounts

Account #	Account Type	Ending Balance
XXXXXXXXXXXX6794	Business Solutions Checking	11,526.83

CHECKING ACCOUNTS

Account Holder: H A Stewart Trucking LLC
Debtor in Possession #23-22125

Business Solutions Checking

Account Number	XXXXXXXXXXXX6794	Statement Dates	10/01/24 thru 10/31/24
Beginning Balance	2,243.61	Days in the statement period	31
17 Deposits/Credits	60,086.82	Average Daily Balance	4,196.65
50 Checks/Debits	50,778.60	Average Collected	4,196.65
Total Service Charges	25.00		
Interest Paid	.00		
Ending Balance	11,526.83		

	Total For This Period	Total Year-to-Date
Total Overdraft Fees	\$.00	\$140.00
Total Returned Item Fees	\$35.00	\$35.00

First Commonwealth Bank
PO Box 400
Indiana, PA 15701-0400
Address Service Requested

RECONCILEMENT WORKSHEET

Before you begin to balance your account with this statement, **make sure all items shown on the statement have been entered in your records, including any interest earned or service fees assessed.** Then follow the instructions below to reconcile your account.

1. Ending balance from statement:	\$
List deposits/credits not shown on statement:	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
2. SUBTOTAL deposits not on statement:	\$
List outstanding checks/debits not shown on statement:	\$
Check number/Debit:	\$
Check number/Debit:	\$
Check number/Debit:	\$
Check number/Debit:	\$
Check number/Debit:	\$
Check number/Debit:	\$
Check number/Debit:	\$
Check number/Debit:	\$
Check number/Debit:	\$
Check number/Debit:	\$
Check number/Debit:	\$
3. SUBTOTAL debits not on statement:	\$
4. TOTAL outstanding transactions 2 + 3:	\$
5. UPDATED BALANCE 1+4:	\$

1. Balance shown in your checkbook:	\$
List deposits/credits not entered in your checkbook:	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
Account interest	\$
2. SUBTOTAL deposits not on statement:	\$
List service charges and other account charges not in checkbook:	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
3. SUBTOTAL debits not on statement:	\$
4. TOTAL outstanding transactions 2 - 3:	\$
5. UPDATED BALANCE 1 + 4:	\$

ELECTRONIC FUNDS TRANSFER

In case of errors or questions about your electronic transfers, call us at 800.711.2265, or write us as soon as you can at EFT Processing, P.O. Box 400, Indiana, Pa., 15701-0400. If you think your statement or receipt is incorrect or you need more information about a transfer on the statement or receipt, we must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- (1) Provide us with your name and account number (if any.)
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- (3) Provide us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will adjust your account for the amount you think is in error, so that you will have use of the money during the time it takes for us to complete our investigation.



Member FDIC



Business Solutions Checking XXXXXXXXXXXXX6794 (Continued)

Date	Description	Service Charge Detail	Amount
10/31	Service Charge		25.00

Date	Description	Activity in Date Order	Debit	Credit	Balance
10/02	DBT CRD 1548 10/01/24 0209 PENSKE TRK LSG 025410 209 E VIEW DR MOUNT PLEASANPA C# 4232		893.80-		1,349.81
10/02	DBT CRD 1548 10/01/24 0209 PENSKE TRK LSG 025410 209 E VIEW DR MOUNT PLEASANPA C# 4232		1,110.04-		239.77
10/02	DBT CRD 1557 10/01/24 0209 PENSKE TRK LSG 025410 209 E VIEW DR MOUNT PLEASANPA C# 4232		1,112.04-		872.27-
10/03	GREEN BROKERAGE ACH H A STEWART TRUCKING			2,744.74	1,872.47
10/03	GREEN BROKERAGE ACH H A STEWART TRUCKING			3,986.97	5,859.44
10/03	GREEN BROKERAGE ACH H A STEWART TRUCKING			5,180.03	11,039.47
10/03	PAYCHEX-HRS 401(K) 0000045919558		579.64-		10,459.83
10/03	H A STEWART TRUCKING PAYCHEX TPS TAXES 09085100002652X		583.13-		9,876.70
10/04	DBT CRD 1821 10/03/24 9826 INTUIT *QBooks Online		104.94-		9,771.76



Business Solutions Checking XXXXXXXXXXXXX6794 (Continued)

Date	Description	Activity in Date	Order Debit	Credit	Balance
10/04	2535 Garcia Ave CL. INTUIT.COMCA C# 4232 PAYCHEX EIB INVOICE X09089400042826		202.11-		9,569.65
10/04	Wex Inc H A STEWART TRUCKING 3770002015312		2,012.65-		7,557.00
10/04	H A STEWART TRUCKING Stewart Truc Employee		4,221.98-		3,335.02
10/07	DBT CRD 0846 10/06/24 5385 DSI MEDICAL SERVICES 300 WELSH RD HORSHAMPA C# 4232		100.00-		3,235.02
10/07	DBT CRD 0556 10/05/24 0463 VZWRLSS*BILL PAY VB 899 HEATHROW PARK LN 800-922-0204FL C# 4232		191.47-		3,043.55
10/07	Account Analysis Fee		30.00-		3,013.55
10/08	PAYPAL ACCTVERIFY H A STEWART TRUCKING L			.06	3,013.61
10/08	PAYPAL ACCTVERIFY H A STEWART TRUCKING L			.12	3,013.73
10/08	PAYPAL ACCTVER H A STEWART TRUCKING L		.18-		3,013.55
10/09	DBT CRD 1559 10/08/24 7405 PENSKE TRK LSG 025410 209 E VIEW DR MOUNT PLEASANPA C# 4232		47.70-		2,965.85
10/09	DBT CRD 1557 10/08/24 7405 PENSKE TRK LSG 025410 209 E VIEW DR MOUNT PLEASANPA C# 4232		893.80-		2,072.05



Business Solutions Checking XXXXXXXXXXXXX6794 (Continued)

Date	Description	Activity in Date Order	Debit	Credit	Balance
10/09	DBT CRD 1558 10/08/24 7405 PENSKE TRK LSG 025410 209 E VIEW DR MOUNT PLEASANPA C# 4232		893.80-		1,178.25
10/10	GREEN BROKERAGE ACH H A STEWART TRUCKING			1,828.25	3,006.50
10/10	GREEN BROKERAGE ACH H A STEWART TRUCKING			3,047.08	6,053.58
10/10	GREEN BROKERAGE ACH H A STEWART TRUCKING			5,370.13	11,423.71
10/10	DBT CRD 1607 10/09/24 7403 PENSKE TRK LSG 025410 209 E VIEW DR MOUNT PLEASANPA C# 4232		33.70-		11,390.01
10/10	DBT CRD 1606 10/09/24 7403 PENSKE TRK LSG 025410 209 E VIEW DR MOUNT PLEASANPA C# 4232		1,124.04-		10,265.97
10/11	PAYCHEX EIB INVOICE X09172700040207		182.11-		10,083.86
10/11	H A STEWART TRUCKING PAYCHEX TPS TAXES 09173700000695X		632.10-		9,451.76
10/11	H A STEWART TRUCKING PAYCHEX-HRS 401(K) 0000045987819		639.80-		8,811.96
10/11	H A STEWART TRUCKING Wex Inc EFSLLC 3770002015312		1,939.43-		6,872.53
10/11	H. A. STEWART TRUCKING H A Stewart Truc Employee		3,868.00-		3,004.53



Business Solutions Checking XXXXXXXXXXXXX6794 (Continued)

Date	Description	Activity in Date	Order Debit	Credit	Balance
10/15	DBT CRD 0509 10/12/24 6365 XFINITY RETAIL #2707 22 Old Mill Boulevard WASHINGTONPA C# 4232		582.42-		2,422.11
10/16	DBT CRD 1551 10/15/24 8905 PENSKE TRK LSG 025410 209 E VIEW DR MOUNT PLEASANPA C# 4232		456.40-		1,965.71
10/16	DBT CRD 1541 10/15/24 8905 PENSKE TRK LSG 025410 209 E VIEW DR MOUNT PLEASANPA C# 4232		647.41-		1,318.30
10/16	DBT CRD 1541 10/15/24 8905 PENSKE TRK LSG 025410 209 E VIEW DR MOUNT PLEASANPA C# 4232		893.80-		424.50
10/16	Return Item Unpaid Fee		35.00-		389.50
10/17	GREEN BROKERAGE ACH H A STEWART TRUCKING			3,102.17	3,491.67
10/17	GREEN BROKERAGE ACH H A STEWART TRUCKING			3,700.36	7,192.03
10/17	GREEN BROKERAGE ACH H A STEWART TRUCKING			4,265.91	11,457.94
10/17	DBT CRD 1606 10/16/24 9204 PENSKE TRK LSG 025410 209 E VIEW DR MOUNT PLEASANPA C# 4232		1,157.74-		10,300.20
10/18	PAYCHEX-HRS 401(K) 0000046060005		568.12-		9,732.08
10/18	PAYCHEX TPS TAXES 09259600004729X		582.55-		9,149.53



Business Solutions Checking XXXXXXXXXXXXX6794 (Continued)

Date	Description	Activity in Date Order	Debit	Credit	Balance
10/18	Wex Inc	H A STEWART TRUCKING EFSLLC 3770002015312	2,020.19-		7,129.34
10/18	H A Stewart Truc	H. A. STEWART TRUCKING Employee	3,884.86-		3,244.48
10/21	POS	DEB 1526 10/19/24 0300 GOOGLE *GOOGLE ONE MOUNTAIN VIEWCA Card# 4232	2.13-		3,242.35
10/21	DBT	CRD 1608 10/19/24 0329 RED ROOF INN - 064 362 42 SPENCER DR FAIRMONTWV C# 4232	235.04-		3,007.31
10/21	PAYCHEX EIB	INVOICE X09268300012943	193.53-		2,813.78
10/23	DBT	CRD 1550 10/22/24 8405 PENSKE TRK LSG 025410 209 E VIEW DR MOUNT PLEASANPA C# 4232	893.80-		1,919.98
10/23	DBT	CRD 1556 10/22/24 8405 PENSKE TRK LSG 025410 209 E VIEW DR MOUNT PLEASANPA C# 4232	1,157.74-		762.24
10/24	GREEN BROKERAGE	ACH H A STEWART TRUCKING		3,922.63	4,684.87
10/24	GREEN BROKERAGE	ACH H A STEWART TRUCKING		4,265.91	8,950.78
10/24	GREEN BROKERAGE	ACH H A STEWART TRUCKING		6,676.69	15,627.47
10/24	DBT	CRD 1539 10/23/24 3503 PENSKE TRK LSG 025410	30.19-		15,597.28



Business Solutions Checking XXXXXXXXXXXX6794 (Continued)

Date	Description	Activity in Date	Order Debit	Credit	Balance
10/24	DBT 209 E VIEW DR MOUNT PLEASANPA C# 4232 CRD 1540 10/23/24 3503		941.50-		14,655.78
10/24	PAYSKE TRK LSG 025410 209 E VIEW DR MOUNT PLEASANPA C# 4232 PAYCHEX TPS TAXES 09332100003995X		596.12-		14,059.66
10/24	PAYCHEX-HRS 401(K) 0000046105431		617.24-		13,442.42
10/25	PAYCHEX EIB INVOICE X09335700037438		193.53-		13,248.89
10/25	Wex H A STEWART TRUCKING Inc EFSLLC 3770002015312		1,643.65-		11,605.24
10/25	H A STEWART TRUCKING H A Stewart Truc Employe		4,809.19-		6,796.05
10/28	DBT CRD 1545 10/27/24 3421 INTUIT *QBooks Online 2535 Garcia Ave CL. INTUIT. COMCA C# 4232		104.94-		6,691.11
10/28	DBT CRD 0113 10/26/24 9840 PROGRESSIVE INS 6300 Wilson Mills Rd 855-758-09450H C# 4232		2,500.00-		4,191.11
10/28	DBT CRD 0113 10/26/24 9840 PROGRESSIVE INS		2,600.69-		1,590.42



Business Solutions Checking XXXXXXXXXXXXX6794 (Continued)

Date	Description	Activity in Date	Order Debit	Credit	Balance
	6300 Wilson Mills Rd 855-758-09450H C# 4232				
10/31	GREEN BROKERAGE ACH			2,412.31	4,002.73
	H A STEWART TRUCKING				
10/31	GREEN BROKERAGE ACH			4,027.13	8,029.86
	H A STEWART TRUCKING				
10/31	GREEN BROKERAGE ACH			5,556.33	13,586.19
	H A STEWART TRUCKING				
10/31	DBT CRD 1550 10/30/24 1704 PENSKE TRK LSG 025410 209 E VIEW DR MOUNT PLEASANPA C# 4232	1,157.74-			12,428.45
10/31	PAYCHEX TPS TAXES 09418100005812X	876.62-			11,551.83
	H A STEWART TRUCKING				
10/31	Service Charge	25.00-		SC	11,526.83

Building Your Financial Confidence



Credit Score Manager

You can access your credit score and report within your First Commonwealth Bank online and mobile banking account. With Credit Score Manager you can stay on top of your credit with alerts if your score changes, see how your credit score might change when you take certain actions like getting a loan or opening a new credit card and more. **Log in to online banking or your mobile app today to get started.**

The credit score on this screen is an illustration only.

Avoid Fraud

Have you ever received a text message and thought, "was that my bank or a fraudster?"

We will **never** send a text asking you for confidential information.

Even if the text message says it's from us, it's not. We won't ever ask you for information like usernames and passwords.

We will **never** ask for your two factor authentication code.

Two-factor authentication protects your accounts. But the codes you receive during the 2FA process should never be shared. If anyone ever asks for your 2FA code, it's a fraudster.



Explore our fraud resource center by scanning the QR code or visit [fcbanking.com/resources/fraud-prevention-resources](https://www.fcbanking.com/resources/fraud-prevention-resources).

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